



Order Filed on November 27, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Straffi & Straffi, LLC
670 Commons Way
Toms River, NJ 08755
(732) 341-3800
bkclient@straftlaw.com
Attorney for Debtor(s)

In Re:

Vrahnos, Konstadina & Dawn

Case No.: 18-23721
Chapter: 13
Judge: MBK

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 27, 2019



Honorable Michael B. Kaplan
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on August 21, 2018 :

Property: 533 Elwood Street, Forked River, NJ 08731

Creditor: DiTech Financial, LLC

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Daniel E. Straffi, Jr., Esq.,
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by _____,
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including February 23, 2020 .

The Loss Mitigation Period is terminated, effective _____ .

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Konstadina Vrahnos
Dawn Vrahnos
Debtors

Case No. 18-23721-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.
db/jdb +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation
heather.anderson@law.dol.lps.state.nj.us
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8